

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In Re:

HERMANN GELIN
NERLANDE DONATIEN GELIN
Debtor.

Case No. 3:08:bk-06247-JAF

Individual Chapter 11

_____/

HERMANN GELIN
NERLANDE DONATIEN GELIN
Plaintiff

Adv. No. 3:15-ap- -JAF

v.

SETERUS, INC.
Defendant

_____/

COMPLAINT

HERMANN GELIN and NERLANDE DONATIEN GELIN (GELIN or the Plaintiffs) sue
SETERUS, INC. (SETERUS) for various violations of the United States Bankruptcy Code and states:

Introduction

1. This is an action for damages filed by the debtor pursuant to Sections 105, 362, 524(i) and 1141 of the Bankruptcy Code and for injunctive relief to prohibit future violations of the Bankruptcy Code by the Defendant.
2. This action is also filed to enforce and to implement provisions of the Confirmed Chapter 11 Plan and other Bankruptcy Code provisions and Rules related thereto.

Jurisdiction and Venue

3. Jurisdiction is conferred on this Court pursuant to the provisions of Section 1334 of Title 28 of the United States Code in that this proceeding arises in and is related to the above-captioned Chapter 11 case under Title 11 and concerns property of the Debtor(s) in that case.
4. This Court has both personal and subject matter jurisdiction to hear this case pursuant to Section 1334 of Title 28 of the United States Code, Section 157(b)(2) of Title 28 of the United States Code.
5. This matter is a core proceeding and therefore the Bankruptcy Court has jurisdiction to enter a final order.
6. Venue lies in this District pursuant to Section 1391(b) of Title 28 of the United States Code.

Parties

7. The Plaintiffs in this case are the Debtors under Chapter 11 of Title 11 of the United States Code in case number 3:08-bk-06247-JAF.
8. The Defendant, SETERUS, is a mortgage servicer with its principal place of business located at 355 Union Blvd, #302, Lakewood, CO. SETERUS is the mortgage servicer of the notes and mortgages that are the subject of this adversary proceeding.

Factual Allegations

9. On June 26, 2006, the Plaintiffs, executed a note and mortgage in favor of Bank of America, N.A. for a principal amount of \$190,120.00 to finance the home located at 918 Thoroughbred Rd., Orange Park, Florida (Thoroughbred property). The note on the Thoroughbred property was originally setup as a variable rate loan with principal/interest payments. This loan has been assigned to SETERUS.

10. On March 31, 2006, the Plaintiffs, executed a note and mortgage in favor of Bank of America, N.A. for a principal amount of \$192,859.00 to finance the home located at 14087 Golden Eagle Dr., Jacksonville, Florida (Golden Eagle property). The note on the Golden Eagle property was originally setup as a variable rate loan with principal/interest payments. This loan has been assigned to SETERUS.
11. The Chapter 11 case of the Plaintiff was commenced by the filing of a voluntary petition with the Clerk of this Court on October 9, 2008.
12. SETERUS filed Proof of Claim #4 to cover the Thoroughbred property and Claim #6 to cover the Golden Eagle Property.
13. By Stipulation of the Parties the Thoroughbred property loan was valued at the replacement value of \$177,640.00 in Class 5 of the Order Confirming the Plan of Reorganization. The Golden Eagle Property was valued at the replacement value of \$175,000.00 with repayment of an escrow advance over 60 months in Class 6 of the Plan. Both properties were to be paid with 5% interest on the replacement values over 360 months.
14. The Chapter 11 Plan of Reorganization was confirmed on February 19, 2010 (Doc.#321) (the "Confirmation Order"). The Thoroughbred property replacement value was set at \$177,640.00. The Plan as confirmed provided for the value in Class 5 of the Plan. This amount was to be paid, together with 5% interest, over 360 months at the rate of \$953.61 (no escrow). The Golden Eagle property replacement value was set at \$175,000.00 in Class 6 of the Plan. This amount was to be paid, together with 5% interest, over 360 months at \$1,349.99 over 360 months (included escrow) plus the escrow arrears. The Order Confirming Plan is attached as Exhibit 1.
15. In all respects, the Plaintiffs have complied with the terms and payments due pursuant to the Confirmed Plan.

16. The Court entered an Order Discharging the Chapter 11 case on April 27, 2015.
17. After Discharge of the Chapter 11 case, the Plaintiffs continued making the required plan mortgage payments to SETERUS on the Thoroughbred and Golden Eagle Properties. However, SETERUS has claimed the mortgages were in default upon the Discharge and continuing thereafter.
18. As a result of the alleged default, SETERUS sent to the Plaintiff statements and a transaction history for the properties (Attached as composite Exhibit 2). SETERUS's statements and transaction histories showed that the payments being sent in by the Plaintiff were not being applied to the accounts as contemplated by the Confirmed Plan.
19. Specifically, the due date on the Thoroughbred loan was never adjusted to take into account the Confirmation Order. The Account showed as being due for past due interest in excess of \$13,570.00 and escrow deficiency of \$9,240.03 despite the Debtors agreeing to pay all escrow amounts directly. The Golden Eagle property had similar problems, with an interest arrears alleged in excess of \$16,434.00.
20. Additionally, SETERUS has continued to apply the payments received in a manner not consistent with the Confirmed Plan since the Discharge date.
21. The Plaintiffs reserve the right to amend this Complaint upon further discovery revealing additional fees, charges and other advances which were not approved pursuant to 11 U.S.C. § 506 and/or Fed.R.Bankr.Pro. 2016 by the Court being added to the mortgage account.
22. The actions of SETERUS were willfull and in full knowledge of the existence of the discharge provisions of the Bankruptcy Code.

COUNT I - VIOLATION OF THE DISCHARGE

PROVISIONS OF 11 U.S.C. §§ 1141; 524(i) AS TO CLASS 5/THOROUGHbred PROPERTY

23. The Plaintiffs re-allege the allegations in the factual allegations above.
24. The Plaintiffs have suffered material injury as a result of the willful failure of the creditor to comply with this Court's Confirmation Order. Such damages include increased principal balance, excess interest charge, late charges, attorney's fees added to the mortgage account, escrow deficiency and other fees/charges.
25. The actions of the Defendant in attempting to collect excess fees and/or costs associated with the mortgage in contravention of this Court's Confirmation and discharge orders, as well as any imposition and attempted collection of the improper fees and charges, have violated the discharge provisions of 11 U.S.C. §1141. The actions of the Defendant were contemptuous and subject the Defendant to the civil contempt powers of this Court.
26. In bringing this action for violation of the discharge injunction, Plaintiffs have incurred attorney's fees and costs in addition to the injunctive relief allowed under 11 U.S.C. § § 524; 1141. Plaintiffs are entitled to an award of reasonable attorney's fees and costs under 11 U.S.C. § 105 for the contemptuous violations of the discharge injunction by Defendant.

COUNT II - VIOLATION OF THE DISCHARGE

PROVISIONS OF 11 U.S.C. §§ 1141; 524(i) AS TO CLASS 6/GOLDEN EAGLE PROPERTY

27. The Plaintiffs re-allege the allegations in the factual allegations above.
28. The Plaintiffs have suffered material injury as a result of the willful failure of the creditor to comply with this Court's Confirmation Order. Such damages include increased principal balance, excess interest charge, late charges, attorney's fees added to the mortgage account, escrow deficiency and other fees/charges.

29. The actions of the Defendant in attempting to collect excess fees and/or costs associated with the mortgage in contravention of this Court's Confirmation and discharge orders, as well as any imposition and attempted collection of the improper fees and charges, have violated the discharge provisions of 11 U.S.C. §1141. The actions of the Defendant were contemptuous and subject the Defendant to the civil contempt powers of this Court.
30. In bringing this action for violation of the discharge injunction, Plaintiffs have incurred attorney's fees and costs in addition to the injunctive relief allowed under 11 U.S.C. § 524; 1141. Plaintiffs are entitled to an award of reasonable attorney's fees and costs under 11 U.S.C. § 105 for the contemptuous violations of the discharge injunction by Defendant.

RELIEF REQUESTED

Plaintiffs request that this Court:

1. Enter Judgment against SETERUS;
2. Order SETERUS to delete all unapproved fees, charges and other advances from the Plaintiffs' mortgage accounts and payments and bring the Plaintiffs' mortgage account current with the correct amortization schedule based upon the Confirmed Plan terms;
3. Prohibit SETERUS from charging future unapproved fees and charges to the Plaintiffs' mortgage accounts;
4. Order a full accounting of the mortgage accounts from the date of the filing of the Chapter 11 case to the date of any judgment issued by the Court;
5. Order SETERUS to pay attorney's fees, court costs and actual and punitive damages for the violations of the Bankruptcy Code;
6. Any and all other relief deemed necessary by this Court.

DATED this ____3____ day of June, 2015.

Law Offices of Mickler & Mickler, LLP

By: ____/s/ Bryan K. Mickler____

Bryan K. Mickler

Florida Bar No. 091790

Attorney for Plaintiff(s)

5452 Arlington Expressway

Jacksonville, FL 32211

(904) 725-0822 / FAX: 725-0855

bkmickler@planlaw.com

EXHIBIT 1

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In Re:

HERMANN GELIN
NERLANDE DONATIEN GELIN
Debtor.

Case No. 3:08-bk-06247-JAF

Individual Chapter 11

ORDER CONFIRMING DEBTORS' PLAN OF REORGANIZATION
(Dated June 17, 2009)

This case was before the Court on January 27, 2010 for the Confirmation Hearing on the Debtors' Chapter 11 Plan. The Plan under Chapter 11 of the Bankruptcy Code dated June 17, 2009, having been transmitted to creditors and equity security holders, and it having been determined after hearing on notice that the requirements for Confirmation set forth in 11 U.S.C. 1129(a) and (b) have been satisfied, it is

ORDERED

1. The Debtors' Plan of Reorganization (the "Plan"), as amended in open Court, dated June 17, 2009, is confirmed. A copy of the Confirmed Plan is attached.
2. The Plan was amended in open Court to include the following:
 - a. The treatment of Class 3 (Bank of America Mortgage on 14064 Eagle Feathers Drive, Jacksonville, FL) was changed to provide for a replacement value of \$172,500.00, together with interest of 5%. The total of all payments on this claim cannot be less than \$246,404.43;
 - b. The treatment of Class 5 (Bank of America, N.A. on 918 Thoroughbred Drive, Orange Park, Florida) was changed to provide for a replacement value of \$177,640.00, together with interest of 5%. The total of all payments on this claim cannot be less than \$193,964.32;
 - c. The treatment of Class 6 (Bank of America, N.A. on 14087 Golden Eagle Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$175,000.00, together with 5% interest. The total of all payments on this claim cannot be less than \$193,461.96. The Debtor also is to re-pay the post-petition escrow advances of

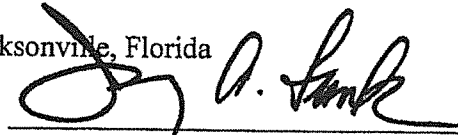
\$7,120.03 over a period of 60 months with no interest. Payment on the post petition escrow advances will total \$118.67 per month for the 60 month term.;

- d. The treatment of Class 8 (Bank of America, N.A. on 743 Briar Creek Rd., Jacksonville, Florida) was changed to provide for the claim balance of \$172,394.76, together with 5.25% interest;
 - e. The treatment of Class 9 (Ocwen on 1752 Forest Creek Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$153,000.00, together with 4.5% interest;
 - f. The treatment of Class 10 (JP Morgan Chase Bank, N.A. on 12301 N. Burning Embers Ln., Jacksonville, Florida) was changed to provide for the claim balance of \$75,902.85.76, together with 4.375% interest over a term of 180 months;
 - g. The treatment of Class 11 (Wells Fargo Bank, N.A. on 1035 Briar Creek Rd., Jacksonville, Florida) was changed to provide for the claim balance of \$148,853.82, together with 4.5% interest;
 - h. The treatment of Class 13 (Countrywide on 528 N. Summer Breeze Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$187,500.00, together with 5% interest;
 - i. The treatment of Class 14 (Countrywide on 603 N. Summer Breeze Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$187,500.00, together with 5% interest;
 - j. The treatment of Class 15 (JP Morgan Chase Bank, N.A. on 2903 Eagle Preserve Blvd., Jacksonville, Florida) was changed to provide for a replacement value of \$175,000.00, together with 5% interest;
 - k. The treatment of Class 16 (Wells Fargo Bank, N.A. on 14003 E. Summer Breeze Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$195,000.00, together with 4.5% interest;
 - l. The treatment of Class 17 (Wells Fargo Bank, N.A. on 743 Red Cedar Ct., Orange Park, Florida) was changed to provide for a replacement value of \$215,000.00, together with 4.5% interest;
 - m. The treatment of Class 19 (Wells Fargo Bank, N.A. on 2763 Wood Stork Trail, Orange Park, Florida) was changed to provide for a replacement value of \$190,000.00, together with 4.5% interest;
3. The Debtors shall fund the Plan for the applicable commitment period using all disposable income, including any sums received from future tax refunds and/or the

- refinancing or sale of investment properties during the applicable commitment period. The current disposable income was calculated at \$0.00 per quarter. That amount will be paid to unsecured creditors quarterly for the 60 month term of the Plan on a pro rata basis as stated on exhibit "A".
4. The payments to each creditor are set forth on the attached Exhibit "A".
 5. The Debtor(s) is/are ordered to continue quarterly U.S. Trustee fees until such time as the case is converted, dismissed or discharged and a final decree is entered.
 6. After confirmation, pursuant to 11 U.S.C. § 1106(a)(7) and Bankruptcy Rule 2014(a)(5), the Debtor(s) shall file with the Bankruptcy Court and shall serve on the United States Trustee a financial report or statement of disbursements for each quarter (or portion thereof) that this Chapter 11 case remains open, in a format proscribed by the United States Trustee. These reports shall include any disbursements made from the sale of any real property. The Debtor(s) shall also attach any closing statements from the sales and/or refinancing of the real properties to the quarterly report.
 7. The Debtor(s) shall file a notice of filing tax return on the docket of this Chapter 11 case together with a copy of the (redacted) tax return tending to show whether any monies the Debtor receives as a return from overpayment of taxes to the IRS should be computed as disposable monthly income payable to unsecured creditors.
 8. This Order supersedes any Adequate Protection Orders previously entered in this case and same shall be of no further force and effect. This Order imposes an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages, and/or deeds of trust that collect payments disbursed under this Plan to credit payments in the manner required by the Plan in accordance with 11 U.S.C. § 524(i).
 9. Secured creditors shall retain any lien on property in which the estate has an interest to the extent of the value of such a creditor's interest in the estate's interest in such property. Except as modified by the Plan or this Order, all terms of the loan documents shall remain in full force and effect.
 10. Any objection filed by creditor which is not prosecuted at the confirmation hearing is deemed withdrawn and/or overruled by the entry of this Order.
 11. The Debtor(s) is/are not entitled to a discharge in this case until completion of all payments under the Plan. To the extent that the case is dismissed or converted to one under Chapter 7, then the creditors' liens shall be restored to pre-petition status and amount, with credit for any post petition payments received (as applied under the pre-petition contractual status).

12. Within ten (10) days from the date of entry of this Order, the Debtor-In-Possession shall transmit a copy of this Order and a copy of this Plan to all creditors and parties in interest.

Dated this 19th day of February, 2010 at Jacksonville, Florida



JERRY A. FUNK
United States Bankruptcy Judge

Copies to:
Bryan K. Mickler, Debtor's Counsel
U.S. Trustee
All interested parties

In Re Gelin Payment Schedule

3:08-bk-06247-JAF

All Payments to commence within 20 days of effective date of Plan

Class	Creditor	Property	Payment Amount/Schedule
1	Priority Tax	\$0.00	\$0.00
2	Aurora Loan Services, 10350 Park Meadows Dr., Littleton, CO 80124 Acct # *****7615	13820 Zion Gate Court, Jacksonville, FL	\$891.78 principal and interest with \$400.17 taxes and insurance for at total payment of \$1,291.95 a month for 360 months
3	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#xxxxxx8066	14064 Eagle Feathers Drive, Jacksonville, FL	\$926.02 principal and interest with \$0.00 taxes and insurance for at total payment of \$926.02 a month for 360 months
4	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#xxxxxx9108	14078 Red Rock Drive, Jacksonville, FL	\$837.34 principal and interest with \$378.34 taxes and insurance for at total payment of \$1,215.68 a month for 360 months
5	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#xxxxxx2221	918 Thoroughbred Drive, Orange Park, Florida	\$953.61 principal and interest with \$0.00 taxes and insurance for at total payment of \$953.61 a month for 360 months
6	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#xxxxxx9492	14087 Golden Eagle Drive, Jacksonville, Florida	\$939.44 principal and interest with \$410.55 taxes and insurance for at total payment of \$1,349.99 a month for 360 months Additional \$118.67 for post petition escrow advance for

			first 60 months of Plan.
7	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx5855	1698 Kernan Forest Court, Jacksonville, Florida	\$1,309.00 total payment with cure of any arrears in 60 months
8	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#6099	743 Briar Creek Road, Jacksonville, Florida	\$951.98 principal and interest with \$397.17 taxes and insurance for at total payment of \$1,349.15 a month for 360 months
9	Ocwen Attn: Cashiering Dept. 12650 Ingenuity Dr. Orlando, FL 32826 Acct# ****0534	1752 Forest Creek Drive, Jacksonville, Florida	\$775.23 principal and interest with \$392.75 taxes and insurance for at total payment of \$1,167.98 a month for 360 months
10	JPMorgan Chase Bank, NA 7255 Baymeadows Way Jacksonville, FL 32256 Acct# 2729	12301 N. Burning Embers Lane, Jacksonville, Florida	\$575.82 principal and interest with \$339.00 taxes and insurance for at total payment of \$914.82 a month for 180 months
11	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx2892	1035 Briar Creek Road, Jacksonville, Florida	\$754.23 principal and interest with \$398.50 taxes and insurance for at total payment of \$1,152.73 a month for 360 months
12	Litton Loan Servicing, LP, P O Box 4387 Houston, TX 77210 Acct# xxxx1828	14094 Eagle Feathers Drive, Jacksonville, Florida.	\$810.70 principal and interest with \$384.59 taxes and insurance for at total payment of \$1,195.29 a month for 360 months
13	Countrywide 7105 Corporate Dr. Plano, TX 75024	528 N. Summer Breeze Drive, Jacksonville, Florida	\$1,006.55 principal and interest with \$396.17 taxes and

	Acct# xxxxx7446		insurance for at total payment of \$1,402.72 a month for 360 months
14	Countrywide 7105 Corporate Dr. Plano, TX 75024 Acct#:	609 N. Summer Breeze Drive, Jacksonville, Florida	\$1,006.55 principal and interest with \$396.17 taxes and insurance for at total payment of \$1,402.72 a month for 360 months
15	JPMorgan Chase Bank, NA 7255 Baymeadows Way Jacksonville, FL 32256 Acct# 2729	2903 Eagle Preserve Boulevard, Jacksonville, Florida	\$939.44 principal and interest with \$402.75 taxes and insurance for at total payment of \$1,342.19 a month for 360 months
16	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx8692	14003 East Summer Breeze Dr., Jacksonville, Florida	\$988.04 principal and interest with \$407.50 taxes and insurance for at total payment of \$1,395.54 a month for 360 months
17	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx0369	715 Red Cedar Court, Orange Park, Florida	\$1,089.38 principal and interest with \$359.50 taxes and insurance for at total payment of \$1,448.88 a month for 360 months
18	Wilshire Credit Corp. P O Box 8517 Portland, OR 97207 Acct#2628904	825 Stallion Way, Orange Park, Florida	\$851.24 principal and interest with \$344.67 taxes and insurance for at total payment of \$1,195.90 a month for 360 months
19	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx5201	2763 Wood Stork Trail, Orange Park, Florida	\$962.71 principal and interest with \$323.50 taxes and insurance for at total payment of \$1,286.21 a month for 360 months

20	Mike Hogan, Tax Collector	Property Taxes	\$1,070.91 a month over 60 months
21	Unsecured Second Mortgage Claims	All future tax refunds and disposable income as stated previously	Pro-Rata over 60 months
22	Unsecured Creditors	All future tax refunds and disposable income as stated previously	Pro-Rata over 60 months

EXHIBIT "A"

EXHIBIT 2



April 20, 2015

L027B

DONATIEN, NERLANDE
PO BOX 17724
JACKSONVILLE, FL 32245

RE: Loan No.: 28984741

Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Mon-Thu 5:00am to 9:00pm; Fri 5:00am to 6:00pm
Sat 5:00am to 9:00am; Sun 5:00am to 9:00pm

Payments
PO Box 7162; Pasadena, CA 91109-7162

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

Seterus, Inc. is the servicer and debt collector of the above-referenced loan on behalf of Fannie Mae, your creditor. Going forward, we will be working with you on behalf of your creditor.

According to our records, including information that we have received from your prior servicer, the amount of your debt as of the date of this notice is provided below. It is not a pay-off statement. A pay-off amount might include a prepayment charge, additional third-party costs that have not yet been paid by your prior servicer, and future costs that may be necessary. If you would like a pay-off quote, please call our office for up to date information.

Total Debt: \$182,757.10

Summary of Total Debt Composition:**Loan Balance, Interest, & Escrow**

Current Principal Balance:	\$166,606.97
Unpaid Interest:	\$16,434.73
Escrow Overdraft:	\$.00
Interest Arrearage:	\$.00
Escrow Arrearage:	\$.00

Funds Held

Less Suspense Balance:	\$484.60
Less Buy-Down Funds:	\$.00
Less Pending Expense Credit:	\$.00

Advances on Borrower Behalf

Bankruptcy	\$200.00
Foreclosure	\$.00
Legal/Attorney	\$.00
Property Inspections	\$.00
Property Preservation	\$.00
Short Payment	\$.00
Taxes and Insurance	\$.00
Title	\$.00
Valuations	\$.00
Other	\$.00

Servicer Charges

Late Charges	\$.00
Returned Check Charges	\$.00
Other	\$.00

Total Amount of Your Debt: \$182,757.10
(Continued)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1331537, 1340663, 1340148. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

DONATIEN, NERLANDE

Loan No.: 28984741

Page 2

April 20, 2015

Pursuant to the Federal Fair Debt Collections Practices Act, if you do not notify us within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, the debt will be assumed to be valid by the debt collector. If you notify us in writing within 30 days that the debt or any portion thereof is disputed, or if you request the name and address of the original creditor, we will obtain verification of the debt or judgment against you and mail a copy to you and provide you with the name and address of the original creditor.

The law does not require us to wait until the end of the 30-day period before attempting to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the 30-day period that begins with your receipt of this letter, the law requires us to suspend our efforts (through litigation or otherwise) to collect the debt until we mail the requested information to you. In addition, we will suspend our efforts (other than sending you reminder notices) until the expiration of your grace period for the current payment due if all other payments have been made on your loan.

If you have questions, please contact us toll-free at 866.570.5277, Mon-Thu 5:00am to 9:00pm; Fri 5:00am to 6:00pm; Sat 5:00am to 9:00am; Sun 5:00am to 9:00pm (Pacific Time), or in writing at PO Box 2008, Grand Rapids, MI 49501-2008.

Sincerely,

Seterus, Inc.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1331537, 1340663, 1340148. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

seterusTM
PO Box 2008; Grand Rapids, MI 49501-2008

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Physical Address
14523 SW Millikan Way; Suite 200; Beaverton, OR 97005

Payments
PO Box 54420; Los Angeles, CA 90054-0420

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone: 866.570.5277
Fax: 866.578.5277
www.seterus.com

000687

L115AJ.1
DONATIEN, NERLANDE
PO BOX 17724
JACKSONVILLE, FL 32245

April 17, 2015
Loan number: 28988620
Served by Seterus, Inc.

RE: 918 THOROUGHbred DR
ORANGE PARK, FL 32065-8201

Your loan is in default, due to the non-payment of the following amount:

Amount Due: \$17,973.96
Amount Due By: May 22, 2015 ("Expiration Date")

We hereby demand that you bring your loan up to date ("cure this default") by payment of the amount due. In addition, your regular payment may become due by the Expiration Date. The delinquent amount of principal continues to accrue interest.

If full payment of the default amount is not received by us in the form of a certified check, cashier's check, or money order on or before the Expiration Date, we will accelerate the maturity date of your loan and upon such acceleration the ENTIRE balance of the loan, including principal, accrued interest, and all other sums due thereunder, shall, at once and without further notice, become immediately due and payable.

Failure to cure the default on or before the Expiration Date may result in acceleration of the sums secured by the Security Instrument, foreclosure by judicial proceeding, and sale of the property. If you send only a partial payment, the loan still will be in default. Additionally, we will keep the payment and may accelerate the maturity date.

IF THE DEFAULT IS NOT CURED ON OR BEFORE THE EXPIRATION DATE, THE OWNER OF THE LOAN AT ITS OPTION MAY REQUIRE IMMEDIATE PAYMENT IN FULL OF ALL SUMS SECURED BY THE SECURITY INSTRUMENT WITHOUT FURTHER DEMAND AND MAY FORECLOSE THE SECURITY INSTRUMENT BY JUDICIAL PROCEEDING. FORECLOSURE PROCEEDINGS WILL NOT BE COMMENCED UNLESS AND UNTIL

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

1. The first step in the process of creating a new product is to identify a market need. This involves conducting market research to understand what consumers are looking for and what gaps exist in the current market.

2. Once a market need is identified, the next step is to develop a concept. This involves brainstorming ideas and creating a rough sketch of the product.

3. The third step is to create a prototype. This is a physical model of the product that allows you to test its functionality and make any necessary adjustments.

4. After the prototype is created, the next step is to conduct a feasibility study. This involves assessing the technical, financial, and market viability of the product.

5. Once the feasibility study is complete, the next step is to develop a business plan. This document outlines the company's goals, strategies, and financial projections.

6. The final step in the process is to launch the product. This involves marketing the product, distributing it, and providing customer support.

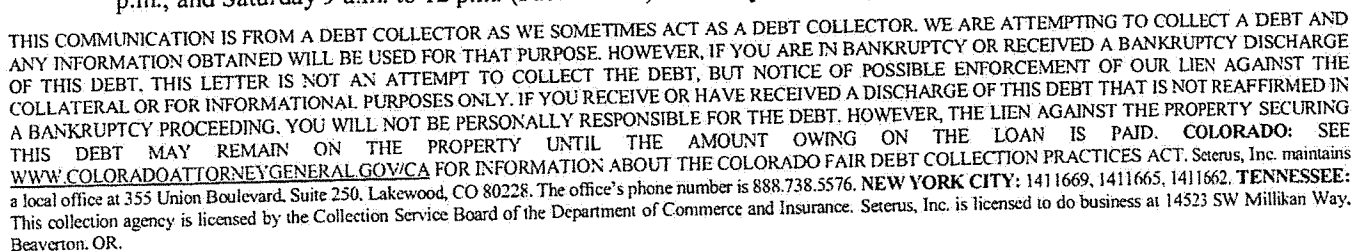
Nothing contained in this letter or in any other communication regarding the loan shall modify or waive any term or provision of the loan. The status of your loan may be reported to credit reporting agencies.

If you have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Seterus, Inc.

Enclosure(s): SCRA Notice

This notice of our intent to foreclose has no effect on your right to dispute the debt in writing as indicated in the debt validation letter we sent to you on April 17, 2015. The Fair Debt Collection Practices Act does not require us to wait until the end of the 30-day validation period before attempting to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the 30-day period that begins upon your receipt of the debt validation letter, the law requires us to suspend our efforts to collect the debt until we mail the requested information to you.



seterus™

Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Mon-Thu 5:00am to 9:00pm; Fri 5:00am to 6:00pm
Sat 5:00am to 9:00am; Sun 5:00am to 9:00pm

April 20, 2015

Payments
PO Box 7162; Pasadena, CA 91109-7162

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

L027B
DONATIEN, NERLANDE
PO BOX 17724
JACKSONVILLE, FL 32245

RE: Loan No.: 28988620

Seterus, Inc. is the servicer and debt collector of the above-referenced loan on behalf of Fannie Mae, your creditor. Going forward, we will be working with you on behalf of your creditor.

According to our records, including information that we have received from your prior servicer, the amount of your debt as of the date of this notice is provided below. It is not a pay-off statement. A pay-off amount might include a prepayment charge, additional third-party costs that have not yet been paid by your prior servicer, and future costs that may be necessary. If you would like a pay-off quote, please call our office for up to date information.

Total Debt: \$187,257.90

Summary of Total Debt Composition:
Loan Balance, Interest, & Escrow

Current Principal Balance:	\$165,275.41
Unpaid Interest:	\$13,570.70
Escrow Overdraft:	\$9,240.03
Interest Arrearage:	\$.00
Escrow Arrearage:	\$.00

Funds Held

Less Suspense Balance:	\$828.24
Less Buy-Down Funds:	\$.00
Less Pending Expense Credit:	\$.00

Advances on Borrower Behalf

Bankruptcy	\$.00
Foreclosure	\$.00
Legal/Attorney	\$.00
Property Inspections	\$.00
Property Preservation	\$.00
Short Payment	\$.00
Taxes and Insurance	\$.00
Title	\$.00
Valuations	\$.00
Other	\$.00

Servicer Charges

Late Charges	\$.00
Returned Check Charges	\$.00
Other	\$.00

Total Amount of Your Debt: \$187,257.90
(Continued)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1331537, 1340663, 1340148. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

Bank of America



P.O. Box 5170
Simi Valley, CA 93062-5170



AT1 -772-20762-0000204-001-1-000-000-000-000

NERLANDE DONATIEN
PO BOX 17724
JACKSONVILLE, FL 32245

Notice Date: 05/07/2015

Loan No.: 872219984

Property Address:
14087 GOLDEN EAGLE DR
JACKSONVILLE, FL 32226

IMPORTANT MESSAGE ABOUT YOUR HOME LOAN

Enclosed is the loan history statement you requested that provides a detailed outline of transactions for the above-referenced loan number. This statement provides a history or information on payments we have received from you, servicing expenses we have paid to third parties, tax and insurance payments paid on your behalf, and any late charges assessed and paid.

QUESTIONS?

We appreciate the opportunity to serve your home loan needs. If you have any questions, please call us at 1-800-669-6607, Monday-Friday 7a.m. to 7p.m. Local Time.





Loan Number: 872219984
 Statement Period: 01/2008 - 05/2015
 Date Prepared: 05/07/2015

Property Address:
 14087 GOLDEN EAGLE DR
 JACKSONVILLE, FL 32226

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
Beginning Balance										
01/10/2008	REGULAR PAYMENT	1,383.69	01/2008	188,901.69	1,004.60	180.50	.00	.00	.00	.00
02/11/2008	REGULAR PAYMENT	1,383.69	02/2008	188,702.04	1,003.54	180.50	.00	.00	-120.32	.00
03/10/2008	REGULAR PAYMENT	1,383.69	03/2008	188,501.33	1,002.48	180.50	.00	.00	-120.32	.00
03/18/2008	HAZARD INS PMT	-541.00	03/2008	.00	.00	-541.00	.00	.00	-120.32	.00
04/10/2008	REGULAR PAYMENT	1,383.69	04/2008	188,501.33	1,001.41	180.50	.00	.00	-120.32	.00
05/12/2008	REGULAR PAYMENT	1,383.69	05/2008	188,096.70	1,000.34	180.50	.00	.00	-120.32	.00
06/10/2008	REGULAR PAYMENT	1,383.69	06/2008	187,892.77	999.26	180.50	.00	.00	-120.32	.00
10/15/2008	MISC. POSTING	180.48	06/2008	.00	.00	.00	.00	.00	180.48	.00
10/15/2008	REGULAR PAYMENT	1,862.09	07/2008	187,892.77	998.18	658.90	.00	.00	60.16	.00
10/15/2008	REGULAR PAYMENT	1,862.09	08/2008	187,687.76	997.09	658.90	.00	.00	.00	.00
10/15/2008	REGULAR PAYMENT	1,862.09	09/2008	187,274.47	996.00	956.71	.00	.00	.00	.00
10/22/2008	PAYMENT REVERSAL	-1,862.09	08/2008	-207.19	-996.00	-658.90	.00	.00	.00	.00
10/22/2008	PAYMENT REVERSAL	-1,862.09	07/2008	-206.10	-997.09	-361.09	.00	.00	.00	.00
10/22/2008	PAYMENT REVERSAL	-1,862.09	06/2008	-205.01	-998.18	-658.90	.00	.00	.00	.00
10/22/2008	MISC. POSTING	-180.48	06/2008	.00	.00	.00	.00	.00	-180.48	.00
11/19/2008	COUNTY TAX PMT	-3,366.69	06/2008	.00	.00	-3,366.69	.00	.00	-180.48	.00
				187,892.77		-4,386.68				



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/23/2009	HAZARD INS PMT	-551.00	06/2008	.00	.00	-551.00	.00	.00	.00	.00
				187,892.77		-4,937.68			-180.48	.00
05/19/2009	MISC. POSTING	952.00	06/2008	.00	.00	.00	.00	.00	.00	952.00
				187,892.77		-4,937.68			-180.48	952.00
06/23/2009	MISC. POSTING	952.00	06/2008	.00	.00	.00	.00	.00	.00	952.00
				187,892.77		-4,937.68			-180.48	1,904.00
06/24/2009	REGULAR PAYMENT	.00	07/2008	205.01	998.18	353.70	.00	.00	.00	-1,556.89
				187,687.76		-4,583.98			-180.48	347.11
07/21/2009	MISC. POSTING	952.00	07/2008	.00	.00	.00	.00	.00	.00	952.00
				187,687.76		-4,583.98			-180.48	1,299.11
09/22/2009	MISC. POSTING	952.00	07/2008	.00	.00	.00	.00	.00	.00	952.00
				187,687.76		-4,583.98			-180.48	2,251.11
09/23/2009	MISC. POSTING	.00	07/2008	.00	.00	.00	.00	.00	180.48	-180.48
				187,687.76		-4,583.98			.00	2,070.63
09/28/2009	REGULAR PAYMENT	.00	08/2008	206.10	997.09	353.70	.00	.00	.00	-1,556.89
				187,481.66		-4,230.28			.00	513.74
09/29/2009	MISC. POSTING	952.00	08/2008	.00	.00	.00	.00	.00	.00	952.00
				187,481.66		-4,230.28			.00	1,465.74
11/12/2009	COUNTY TAX PMT	-3,202.34	08/2008	.00	.00	-3,202.34	.00	.00	.00	.00
				187,481.66		-7,432.62			.00	1,465.74
12/08/2009	REGULAR PAYMENT	1,383.69	09/2008	207.19	996.00	180.50	.00	.00	.00	.00
				187,274.47		-7,252.12			.00	1,465.74
12/08/2009	MISC. POSTING	1,034.05	09/2008	.00	.00	.00	.00	.00	.00	1,034.05
				187,274.47		-7,252.12			.00	2,499.79
12/08/2009	MISC. POSTING	-1,465.74	09/2008	.00	.00	.00	.00	.00	.00	-1,465.74
				187,274.47		-7,252.12			.00	1,034.05
12/29/2009	MISC. POSTING	952.00	09/2008	.00	.00	.00	.00	.00	.00	952.00
				187,274.47		-7,252.12			.00	1,986.05
01/21/2010	MISC. POSTING	-1,862.09	09/2008	.00	.00	.00	.00	.00	.00	-1,862.09
				187,274.47		-7,252.12			.00	123.96
01/21/2010	REGULAR PAYMENT	1,862.09	10/2008	208.29	994.90	658.90	.00	.00	.00	.00
				187,066.18		-6,593.22			.00	123.96
02/19/2010	MISC. POSTING	952.00	10/2008	.00	.00	.00	.00	.00	.00	952.00
				187,066.18		-6,593.22			.00	1,075.96
03/02/2010	HAZARD INS PMT	-563.00	10/2008	.00	.00	-563.00	.00	.00	.00	.00
				187,066.18		-7,156.22			.00	1,075.96



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
03/16/2010	MISC. POSTING	1,468.66	10/2008	.00	.00	.00	.00	.00	.00	1,468.66
				187,066.18		-7,156.22			.00	2,544.62
04/22/2010	MISC. POSTING	1,468.66	10/2008	.00	.00	.00	.00	.00	.00	1,468.66
				187,066.18		-7,156.22			.00	4,013.28
04/23/2010	MISC. POSTING	-3,724.18	10/2008	.00	.00	.00	.00	.00	.00	-3,724.18
				187,066.18		-7,156.22			.00	289.10
04/23/2010	REGULAR PAYMENT	1,862.09	11/2008	209.40	993.79	658.90	.00	.00	.00	.00
				186,856.78		-6,497.32			.00	289.10
04/23/2010	REGULAR PAYMENT	1,862.09	12/2008	210.51	992.68	658.90	.00	.00	.00	.00
				186,646.27		-5,838.42			.00	289.10
05/14/2010	MISC. POSTING	1,468.66	12/2008	.00	.00	.00	.00	.00	.00	1,468.66
				186,646.27		-5,838.42			.00	1,757.76
05/25/2010	MISC. POSTING	-1,468.66	12/2008	.00	.00	.00	.00	.00	.00	-1,468.66
				186,646.27		-5,838.42			.00	289.10
05/25/2010	PAYMENT REVERSAL	-1,862.09	11/2008	-210.51	-992.68	-658.90	.00	.00	.00	.00
				186,856.78		-6,497.32			.00	289.10
05/25/2010	PAYMENT REVERSAL	-1,862.09	10/2008	-209.40	-993.79	-658.90	.00	.00	.00	.00
				187,066.18		-7,156.22			.00	289.10
05/25/2010	MISC. POSTING	3,724.18	10/2008	.00	.00	.00	.00	.00	.00	3,724.18
				187,066.18		-7,156.22			.00	4,013.28
05/25/2010	MISC. POSTING	-1,468.66	10/2008	.00	.00	.00	.00	.00	.00	-1,468.66
				187,066.18		-7,156.22			.00	2,544.62
05/25/2010	MISC. POSTING	-1,468.66	10/2008	.00	.00	.00	.00	.00	.00	-1,468.66
				187,066.18		-7,156.22			.00	1,075.96
05/25/2010	MISC. POSTING	-952.00	10/2008	.00	.00	.00	.00	.00	.00	-952.00
				187,066.18		-7,156.22			.00	123.96
05/25/2010	PAYMENT REVERSAL	-1,862.09	09/2008	-208.29	-994.90	-658.90	.00	.00	.00	.00
				187,274.47		-7,815.12			.00	123.96
05/25/2010	MISC. POSTING	1,862.09	09/2008	.00	.00	.00	.00	.00	.00	1,862.09
				187,274.47		-7,815.12			.00	1,986.05
05/25/2010	REGULAR PAYMENT	1,915.32	10/2008	208.29	994.90	180.50	.00	.00	.00	531.63
				187,066.18		-7,634.62			.00	2,517.68
05/25/2010	MISC. POSTING	952.00	10/2008	.00	.00	.00	.00	.00	.00	952.00
				187,066.18		-7,634.62			.00	3,469.68
05/25/2010	MISC. POSTING	1,468.66	10/2008	.00	.00	.00	.00	.00	.00	1,468.66
				187,066.18		-7,634.62			.00	4,938.34



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
05/25/2010	MISC. POSTING	1,468.66	10/2008	187,066.18	.00	.00	.00	.00	.00	1,468.66
						-7,634.62				6,407.00
05/25/2010	MISC. POSTING	1,468.66	10/2008	187,066.18	.00	.00	.00	.00	.00	1,468.66
						-7,634.62				7,875.66
06/16/2010	MISC. POSTING	1,468.66	10/2008	187,066.18	.00	.00	.00	.00	.00	1,468.66
						-7,634.62				9,344.32
07/20/2010	MISC. POSTING	1,468.66	10/2008	187,066.18	.00	.00	.00	.00	.00	1,468.66
						-7,634.62				10,812.98
09/29/2010	MISC. POSTING	1,468.66	10/2008	187,066.18	.00	.00	.00	.00	.00	1,468.66
						-7,634.62				12,281.64
11/15/2010	COUNTY TAX PMT	-3,178.70	10/2008	187,066.18	.00	-3,178.70	.00	.00	.00	.00
						-10,813.32				12,281.64
01/07/2011	MISC. POSTING	-11,172.54	10/2008	187,066.18	.00	.00	.00	.00	.00	-11,172.54
						-10,813.32				1,109.10
01/07/2011	REGULAR PAYMENT	1,862.09	11/2008	209.40	993.79	353.70	.00	.00	.00	305.20
				186,856.78		-10,459.62				1,414.30
01/07/2011	REGULAR PAYMENT	1,862.09	12/2008	210.51	992.68	353.70	.00	.00	.00	305.20
				186,646.27		-10,105.92				1,719.50
01/07/2011	REGULAR PAYMENT	1,862.09	01/2009	211.63	991.56	353.70	.00	.00	.00	305.20
				186,434.64		-9,752.22				2,024.70
01/07/2011	REGULAR PAYMENT	1,862.09	02/2009	212.76	990.43	353.70	.00	.00	.00	305.20
				186,221.88		-9,398.52				2,329.90
01/07/2011	REGULAR PAYMENT	1,862.09	03/2009	213.89	989.30	353.70	.00	.00	.00	305.20
				186,007.99		-9,044.82				2,635.10
01/07/2011	REGULAR PAYMENT	1,862.09	04/2009	215.02	988.17	353.70	.00	.00	.00	305.20
				185,792.97		-8,691.12				2,940.30
02/11/2011	MISC. POSTING	-1,862.09	04/2009	185,792.97	.00	.00	.00	.00	.00	-1,862.09
						-8,691.12				1,078.21
02/11/2011	REGULAR PAYMENT	1,862.09	05/2009	216.16	987.03	353.70	.00	.00	.00	305.20
				185,576.81		-8,337.42				1,383.41
03/02/2011	HAZARD INS PMT	-584.00	05/2009	185,576.81	.00	-584.00	.00	.00	.00	.00
						-8,921.42				1,383.41
04/21/2011	MISC. POSTING	1,468.66	05/2009	185,576.81	.00	.00	.00	.00	.00	1,468.66
						-8,921.42				2,852.07
10/25/2011	MISC. POSTING	-1,468.66	05/2009	185,576.81	.00	.00	.00	.00	.00	-1,468.66
						-8,921.42				1,383.41



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/25/2011	PAYMENT REVERSAL	-1,862.09	04/2009	-216.16 185,792.97	-987.03	-353.70 -9,275.12	.00	.00	.00	-305.20 1,078.21
10/25/2011	MISC. POSTING	1,862.09	04/2009	.00 185,792.97	.00	.00 -9,275.12	.00	.00	.00	1,862.09 2,940.30
10/25/2011	PAYMENT REVERSAL	-1,862.09	03/2009	-215.02 186,007.99	-988.17	-353.70 -9,628.82	.00	.00	.00	-305.20 2,635.10
10/25/2011	PAYMENT REVERSAL	-1,862.09	02/2009	-213.89 186,221.88	-989.30	-353.70 -9,982.52	.00	.00	.00	-305.20 2,329.90
10/25/2011	PAYMENT REVERSAL	-1,862.09	01/2009	-212.76 186,434.64	-990.43	-353.70 -10,336.22	.00	.00	.00	-305.20 2,024.70
10/25/2011	PAYMENT REVERSAL	-1,862.09	12/2008	-211.63 186,646.27	-991.56	-353.70 -10,689.92	.00	.00	.00	-305.20 1,719.50
10/25/2011	PAYMENT REVERSAL	-1,862.09	11/2008	-210.51 186,856.78	-992.68	-353.70 -11,043.62	.00	.00	.00	-305.20 1,414.30
10/25/2011	PAYMENT REVERSAL	-1,862.09	10/2008	-209.40 187,066.18	-993.79	-353.70 -11,397.32	.00	.00	.00	-305.20 1,109.10
10/25/2011	MISC. POSTING	1,468.66	10/2008	.00 187,066.18	.00	.00 -11,397.32	.00	.00	.00	1,468.66 2,577.76
10/25/2011	MISC. POSTING	11,172.54	10/2008	.00 187,066.18	.00	.00 -11,397.32	.00	.00	.00	11,172.54 13,750.30
11/14/2011	MISC. POSTING	1,019.99	10/2008	.00 187,066.18	.00	1,019.99 -10,377.33	.00	.00	.00	.00 13,750.30
11/15/2011	COUNTY TAX PMT	-2,914.29	10/2008	.00 187,066.18	.00	-2,914.29 -13,291.62	.00	.00	.00	.00 13,750.30
02/02/2012	MISC. POSTING	-12,455.12	10/2008	.00 187,066.18	.00	.00 -13,291.62	.00	.00	.00	-12,455.12 1,295.18
02/02/2012	REGULAR PAYMENT	1,556.89	11/2008	209.40 186,856.78	993.79	353.70 -12,937.92	.00	.00	.00	.00 1,295.18
02/02/2012	REGULAR PAYMENT	1,556.89	12/2008	210.51 186,646.27	992.68	353.70 -12,584.22	.00	.00	.00	.00 1,295.18
02/02/2012	REGULAR PAYMENT	1,556.89	01/2009	211.63 186,434.64	991.56	353.70 -12,230.52	.00	.00	.00	.00 1,295.18
02/02/2012	REGULAR PAYMENT	1,556.89	02/2009	212.76 186,221.88	990.43	353.70 -11,876.82	.00	.00	.00	.00 1,295.18
02/02/2012	REGULAR PAYMENT	1,556.89	03/2009	213.89 186,007.99	989.30	353.70 -11,523.12	.00	.00	.00	.00 1,295.18

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/02/2012	REGULAR PAYMENT	1,556.89	04/2009	215.02 185,792.97	988.17	353.70 -11,169.42	.00	.00	.00	.00 1,295.18
02/02/2012	REGULAR PAYMENT	1,556.89	05/2009	216.16 185,576.81	987.03	353.70 -10,815.72	.00	.00	.00	.00 1,295.18
02/02/2012	REGULAR PAYMENT	1,556.89	06/2009	217.31 185,359.50	985.88	353.70 -10,462.02	.00	.00	.00	.00 1,295.18
02/27/2012	HAZARD INS PMT	-599.00	06/2009	.00 185,359.50	.00	-599.00 -11,061.02	.00	.00	.00	.00 1,295.18
03/06/2012	MISC. POSTING	1,349.99	06/2009	.00 185,359.50	.00	.00 -11,061.02	.00	.00	.00	.00 1,349.99
03/09/2012	MISC. POSTING	-1,556.89	06/2009	.00 185,359.50	.00	.00 -11,061.02	.00	.00	.00	.00 -1,556.89
03/09/2012	REGULAR PAYMENT	1,556.89	07/2009	218.47 185,141.03	984.72	353.70 -10,707.32	.00	.00	.00	.00 1,088.28
05/01/2012	MISC. POSTING	2,699.98	07/2009	.00 185,141.03	.00	.00 -10,707.32	.00	.00	.00	.00 2,699.98
05/24/2012	REGULAR PAYMENT	1,556.89	08/2009	219.63 184,921.40	983.56	353.70 -10,353.62	.00	.00	.00	.00 3,788.26
05/24/2012	REGULAR PAYMENT	1,556.89	09/2009	220.80 184,700.60	982.39	353.70 -9,999.92	.00	.00	.00	.00 3,788.26
05/24/2012	MISC. POSTING	-3,113.78	09/2009	.00 184,700.60	.00	.00 -9,999.92	.00	.00	.00	.00 -3,113.78
06/26/2012	MISC. POSTING	1,349.99	09/2009	.00 184,700.60	.00	.00 -9,999.92	.00	.00	.00	.00 2,024.47
07/10/2012	MISC. POSTING	-1,556.89	09/2009	.00 184,700.60	.00	.00 -9,999.92	.00	.00	.00	.00 -1,556.89
07/10/2012	REGULAR PAYMENT	1,556.89	10/2009	221.97 184,478.63	981.22	353.70 -9,646.22	.00	.00	.00	.00 467.58
07/25/2012	MISC. POSTING	1,349.99	10/2009	.00 184,478.63	.00	.00 -9,646.22	.00	.00	.00	.00 1,349.99
07/26/2012	MISC. POSTING	-1,556.89	10/2009	.00 184,478.63	.00	.00 -9,646.22	.00	.00	.00	.00 -1,556.89
07/26/2012	REGULAR PAYMENT	1,556.89	11/2009	223.15 184,255.48	980.04	353.70 -9,292.52	.00	.00	.00	.00 260.68
11/13/2012	COUNTY TAX PMT	-2,365.30	11/2009	.00 184,255.48	.00	-2,365.30 -11,657.82	.00	.00	.00	.00 260.68



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
01/31/2013	MISC. POSTING	1,468.66	11/2009	.00	.00	.00	.00	.00	.00	1,468.66
02/04/2013	MISC. POSTING	-1,556.89	11/2009	184,255.48	.00	-11,657.82	.00	.00	.00	1,729.34
02/04/2013	REGULAR PAYMENT	1,556.89	12/2009	184,255.48	.00	-11,657.82	.00	.00	.00	-1,556.89
02/25/2013	HAZARD INS PMT	-668.00	12/2009	224.33	978.86	353.70	.00	.00	.00	172.45
03/29/2013	MISC. POSTING	1,536.24	12/2009	184,031.15	.00	-11,304.12	.00	.00	.00	.00
05/03/2013	MISC. POSTING	1,536.24	12/2009	184,031.15	.00	-668.00	.00	.00	.00	172.45
07/23/2013	MISC. POSTING	1,137.52	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	.00
08/20/2013	MISC. POSTING	1,137.52	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	1,536.24
08/29/2013	MISC. POSTING	1,137.52	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	1,708.69
09/16/2013	MISC. POSTING	-5,586.27	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	1,536.24
09/16/2013	REGULAR PAYMENT	1,556.89	01/2010	225.52	977.67	353.70	.00	.00	.00	3,244.93
09/16/2013	REGULAR PAYMENT	1,556.89	02/2010	183,805.63	.00	-11,618.42	.00	.00	.00	1,137.52
09/16/2013	REGULAR PAYMENT	2,472.49	03/2010	226.72	976.47	-11,264.72	.00	.00	.00	5,519.97
09/25/2013	PAYMENT REVERSAL	-2,472.49	02/2010	227.93	-975.26	353.70	.00	.00	.00	1,137.52
09/25/2013	PAYMENT REVERSAL	-1,556.89	01/2010	183,350.98	-976.47	-10,911.02	.00	.00	.00	6,657.49
09/25/2013	PAYMENT REVERSAL	-1,556.89	12/2009	183,578.91	-977.67	-353.70	.00	.00	.00	-5,586.27
09/25/2013	MISC. POSTING	5,586.27	12/2009	184,031.15	.00	-11,618.42	.00	.00	.00	1,071.22
09/25/2013	MISC. POSTING	-1,137.52	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	1,071.22



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/25/2013	MISC. POSTING	-1,137.52	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	-1,137.52 4,382.45
09/25/2013	MISC. POSTING	-1,137.52	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	-1,137.52 3,244.93
09/25/2013	MISC. POSTING	-1,536.24	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	-1,536.24 1,708.69
09/25/2013	MISC. POSTING	-1,536.24	12/2009	184,031.15	.00	-11,972.12	.00	.00	.00	-1,536.24 172.45
09/25/2013	PAYMENT REVERSAL	-1,556.89	11/2009	-224.33 184,255.48	-978.86	-353.70 -12,325.82	.00	.00	.00	.00 172.45
09/25/2013	MISC. POSTING	1,556.89	11/2009	184,255.48	.00	-12,325.82	.00	.00	.00	1,556.89 1,729.34
09/25/2013	MISC. POSTING	-1,468.66	11/2009	184,255.48	.00	-12,325.82	.00	.00	.00	-1,468.66 260.68
09/25/2013	PAYMENT REVERSAL	-1,556.89	10/2009	-223.15 184,478.63	-980.04	-353.70 -12,679.52	.00	.00	.00	.00 260.68
09/25/2013	MISC. POSTING	1,556.89	10/2009	184,478.63	.00	-12,679.52	.00	.00	.00	1,556.89 1,817.57
09/25/2013	MISC. POSTING	-1,349.99	10/2009	184,478.63	.00	-12,679.52	.00	.00	.00	-1,349.99 467.58
09/25/2013	PAYMENT REVERSAL	-1,556.89	09/2009	-221.97 184,700.60	-981.22	-353.70 -13,033.22	.00	.00	.00	.00 467.58
09/25/2013	MISC. POSTING	1,556.89	09/2009	184,700.60	.00	-13,033.22	.00	.00	.00	1,556.89 2,024.47
09/25/2013	MISC. POSTING	-1,349.99	09/2009	184,700.60	.00	-13,033.22	.00	.00	.00	-1,349.99 674.48
09/25/2013	MISC. POSTING	3,113.78	09/2009	184,700.60	.00	-13,033.22	.00	.00	.00	3,113.78 3,788.26
09/25/2013	PAYMENT REVERSAL	-1,556.89	08/2009	-220.80 184,921.40	-982.39	-353.70 -13,386.92	.00	.00	.00	.00 3,788.26
09/25/2013	PAYMENT REVERSAL	-1,556.89	07/2009	-219.63 185,141.03	-983.56	-353.70 -13,740.62	.00	.00	.00	.00 3,788.26
09/25/2013	MISC. POSTING	-2,699.98	07/2009	185,141.03	.00	-13,740.62	.00	.00	.00	-2,699.98 1,088.28
09/25/2013	PAYMENT REVERSAL	-1,556.89	06/2009	-218.47 185,359.50	-984.72	-353.70 -14,094.32	.00	.00	.00	.00 1,088.28



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/25/2013	MISC. POSTING	1,556.89	06/2009	.00	.00	.00	.00	.00	.00	1,556.89
				185,359.50		-14,094.32			.00	2,645.17
09/25/2013	MISC. POSTING	-1,349.99	06/2009	.00	.00	.00	.00	.00	.00	-1,349.99
				185,359.50		-14,094.32			.00	1,295.18
09/25/2013	PAYMENT REVERSAL	-1,556.89	05/2009	-217.31	-985.88	-353.70	.00	.00	.00	.00
				185,576.81		-14,448.02			.00	1,295.18
09/25/2013	PAYMENT REVERSAL	-1,556.89	04/2009	-216.16	-987.03	-353.70	.00	.00	.00	.00
				185,792.97		-14,801.72			.00	1,295.18
09/25/2013	PAYMENT REVERSAL	-1,556.89	03/2009	-215.02	-988.17	-353.70	.00	.00	.00	.00
				186,007.99		-15,155.42			.00	1,295.18
09/25/2013	PAYMENT REVERSAL	-1,556.89	02/2009	-213.89	-989.30	-353.70	.00	.00	.00	.00
				186,221.88		-15,509.12			.00	1,295.18
09/25/2013	PAYMENT REVERSAL	-1,556.89	01/2009	-212.76	-990.43	-353.70	.00	.00	.00	.00
				186,434.64		-15,862.82			.00	1,295.18
09/25/2013	PAYMENT REVERSAL	-1,556.89	12/2008	-211.63	-991.56	-353.70	.00	.00	.00	.00
				186,646.27		-16,216.52			.00	1,295.18
09/25/2013	PAYMENT REVERSAL	-1,556.89	11/2008	-210.51	-992.68	-353.70	.00	.00	.00	.00
				186,856.78		-16,570.22			.00	1,295.18
09/25/2013	PAYMENT REVERSAL	-1,556.89	10/2008	-209.40	-993.79	-353.70	.00	.00	.00	.00
				187,066.18		-16,923.92			.00	1,295.18
09/25/2013	MISC. POSTING	12,455.12	10/2008	.00	.00	.00	.00	.00	.00	12,455.12
				187,066.18		-16,923.92			.00	13,750.30
09/25/2013	MISC. POSTING	-1,019.99	10/2008	.00	.00	-1,019.99	.00	.00	.00	.00
				187,066.18		-17,943.91			.00	13,750.30
09/25/2013	MISC. POSTING	-11,172.54	10/2008	.00	.00	.00	.00	.00	.00	-11,172.54
				187,066.18		-17,943.91			.00	2,577.76
09/25/2013	MISC. POSTING	-1,468.66	10/2008	.00	.00	.00	.00	.00	.00	-1,468.66
				187,066.18		-17,943.91			.00	1,109.10
09/25/2013	MISC. POSTING	11,172.54	10/2008	.00	.00	.00	.00	.00	.00	11,172.54
				187,066.18		-17,943.91			.00	12,281.64
09/25/2013	MISC. POSTING	-1,468.66	10/2008	.00	.00	.00	.00	.00	.00	-1,468.66
				187,066.18		-17,943.91			.00	10,812.98
09/25/2013	MISC. POSTING	-1,468.66	10/2008	.00	.00	.00	.00	.00	.00	-1,468.66
				187,066.18		-17,943.91			.00	9,344.32
09/25/2013	MISC. POSTING	-1,468.66	10/2008	.00	.00	.00	.00	.00	.00	-1,468.66
				187,066.18		-17,943.91			.00	7,875.66



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/25/2013	MISC. POSTING	-1,468.66	10/2008	187,066.18	.00	-17,943.91	.00	.00	.00	-1,468.66 6,407.00
09/25/2013	MISC. POSTING	-1,468.66	10/2008	187,066.18	.00	-17,943.91	.00	.00	.00	-1,468.66 4,938.34
09/25/2013	MISC. POSTING	-1,468.66	10/2008	187,066.18	.00	-17,943.91	.00	.00	.00	-1,468.66 3,469.68
09/25/2013	MISC. POSTING	-952.00	10/2008	187,066.18	.00	-17,943.91	.00	.00	.00	-952.00 2,517.68
09/25/2013	PAYMENT REVERSAL	-1,915.32	09/2008	187,274.47	-994.90	-180.50 -18,124.41	.00	.00	.00	-531.63 1,986.05
09/25/2013	MISC. POSTING	952.00	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	952.00 2,938.05
09/25/2013	MISC. POSTING	1,468.66	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	1,468.66 4,406.71
09/25/2013	MISC. POSTING	1,468.66	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	1,468.66 5,875.37
09/25/2013	MISC. POSTING	1,468.66	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	1,468.66 7,344.03
09/25/2013	MISC. POSTING	1,468.66	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	1,468.66 8,812.69
09/25/2013	MISC. POSTING	1,468.66	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	1,468.66 10,281.35
09/25/2013	MISC. POSTING	1,468.66	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	1,468.66 11,750.01
09/25/2013	MISC. POSTING	-11,172.54	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	-11,172.54 577.47
09/25/2013	MISC. POSTING	1,468.66	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	1,468.66 2,046.13
09/25/2013	MISC. POSTING	11,172.54	09/2008	187,274.47	.00	-18,124.41	.00	.00	.00	11,172.54 13,218.67
09/25/2013	MISC. POSTING	1,019.99	09/2008	187,274.47	.00	1,019.99 -17,104.42	.00	.00	.00	.00 13,218.67
09/25/2013	MISC. POSTING	-12,455.12	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	-12,455.12 763.55
09/25/2013	MISC. POSTING	1,349.99	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,349.99 2,113.54



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/25/2013	MISC. POSTING	-1,556.89	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	-1,556.89 556.65
09/25/2013	MISC. POSTING	2,699.98	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	2,699.98 3,256.63
09/25/2013	MISC. POSTING	-3,113.78	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	-3,113.78 142.85
09/25/2013	MISC. POSTING	1,349.99	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,349.99 1,492.84
09/25/2013	MISC. POSTING	1,349.99	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,349.99 2,842.83
09/25/2013	MISC. POSTING	-1,556.89	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	-1,556.89 1,285.94
09/25/2013	MISC. POSTING	1,468.66	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,468.66 2,754.60
09/25/2013	MISC. POSTING	-1,556.89	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	-1,556.89 1,197.71
09/25/2013	MISC. POSTING	1,536.24	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,536.24 2,733.95
09/25/2013	MISC. POSTING	1,536.24	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,536.24 4,270.19
09/25/2013	MISC. POSTING	1,137.52	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,137.52 5,407.71
09/25/2013	MISC. POSTING	1,137.52	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,137.52 6,545.23
09/25/2013	MISC. POSTING	1,137.52	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,137.52 7,682.75
09/25/2013	MISC. POSTING	-5,586.27	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	-5,586.27 2,096.48
09/25/2013	MISC. POSTING	27,741.16	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	27,741.16 29,837.64
10/15/2013	MISC. POSTING	1,137.52	09/2008	187,274.47	.00	-17,104.42	.00	.00	.00	1,137.52 30,975.16
11/07/2013	COUNTY TAX PMT	-2,564.48	09/2008	187,274.47	.00	-19,668.90	.00	.00	.00	-2,564.48 30,975.16
11/20/2013	PRINCIPAL ADJUST.	12,274.47	03/2010	175,000.00	.00	-19,668.90	.00	.00	.00	12,274.47 30,975.16



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
11/20/2013	DUE DATE ADJUST.	.00	03/2010	.00	.00	.00	.00	.00	.00	.00
11/20/2013	MISC. POSTING	1,137.52	03/2010	175,000.00	.00	-19,668.90	.00	.00	.00	30,975.16
12/02/2013	MISC. POSTING	12,548.87	03/2010	175,000.00	.00	-19,668.90	.00	.00	.00	1,137.52
12/06/2013	MISC. POSTING	-31,015.14	03/2010	175,000.00	.00	-7,120.03	.00	.00	.00	32,112.68
12/06/2013	REGULAR PAYMENT	1,824.42	04/2010	210.27	729.17	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2010	211.15	728.29	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2010	212.03	727.41	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2010	212.91	726.53	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	08/2010	213.80	725.64	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	09/2010	214.69	724.75	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	10/2010	215.59	723.85	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	11/2010	216.48	722.96	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	12/2010	217.39	722.05	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	01/2011	218.29	721.15	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	02/2011	219.20	720.24	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	03/2011	220.11	719.33	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	04/2011	221.03	718.41	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2011	221.95	717.49	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2011	222.86	716.57	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2011	223.77	715.64	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	08/2011	224.68	714.71	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	09/2011	225.59	713.78	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	10/2011	226.50	712.85	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	11/2011	227.41	711.92	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	12/2011	228.32	711.00	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	01/2012	229.23	710.07	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	02/2012	230.14	709.14	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	03/2012	231.05	708.21	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	04/2012	231.96	707.28	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2012	232.87	706.35	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2012	233.78	705.42	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2012	234.69	704.49	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	08/2012	235.60	703.56	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	09/2012	236.51	702.63	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	10/2012	237.42	701.70	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	11/2012	238.33	700.77	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	12/2012	239.24	699.84	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	01/2013	240.15	698.91	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	02/2013	241.06	697.98	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	03/2013	241.97	697.05	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	04/2013	242.88	696.12	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2013	243.79	695.19	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2013	244.70	694.26	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2013	245.61	693.33	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	08/2013	246.52	692.40	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	09/2013	247.43	691.47	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	10/2013	248.34	690.54	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	11/2013	249.25	689.61	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	12/2013	250.16	688.68	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	01/2014	251.07	687.75	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	02/2014	251.98	686.82	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	03/2014	252.89	685.89	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	04/2014	253.80	684.96	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2014	254.71	684.03	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2014	255.62	683.10	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2014	256.53	682.17	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	08/2014	257.44	681.24	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	09/2014	258.35	680.31	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	10/2014	259.26	679.38	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	11/2014	260.17	678.45	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	12/2014	261.08	677.52	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	01/2015	261.99	676.59	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	02/2015	262.90	675.66	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	03/2015	263.81	674.73	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	04/2015	264.72	673.80	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2015	265.63	672.87	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2015	266.54	671.94	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2015	267.45	671.01	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	08/2015	268.36	670.08	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	09/2015	269.27	669.15	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	10/2015	270.18	668.22	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	11/2015	271.09	667.29	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	12/2015	272.00	666.36	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	01/2016	272.91	665.43	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	02/2016	273.82	664.50	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	03/2016	274.73	663.57	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	04/2016	275.64	662.64	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2016	276.55	661.71	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2016	277.46	660.78	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2016	278.37	659.85	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	08/2016	279.28	658.92	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	09/2016	280.19	657.99	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	10/2016	281.10	657.06	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	11/2016	282.01	656.13	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	12/2016	282.92	655.20	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	01/2017	283.83	654.27	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	02/2017	284.74	653.34	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	03/2017	285.65	652.41	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	04/2017	286.56	651.48	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2017	287.47	650.55	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2017	288.38	649.62	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2017	289.29	648.69	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	08/2017	290.20	647.76	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	09/2017	291.11	646.83	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	10/2017	292.02	645.90	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	11/2017	292.93	644.97	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	12/2017	293.84	644.04	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	01/2018	294.75	643.11	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	02/2018	295.66	642.18	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	03/2018	296.57	641.25	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	04/2018	297.48	640.32	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	05/2018	298.39	639.39	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	06/2018	299.30	638.46	884.98	.00	.00	.00	.00
12/06/2013	REGULAR PAYMENT	1,824.42	07/2018	300.21	637.53					



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/06/2013	REGULAR PAYMENT	1,824.42	06/2011	222.88 171,752.23	716.56	884.98 6,154.67	.00	.00	.00	.00 1,097.54
12/06/2013	REGULAR PAYMENT	1,824.42	07/2011	223.81 171,528.42	715.63	884.98 7,039.65	.00	.00	.00	.00 1,097.54
12/06/2013	REGULAR PAYMENT	1,824.42	08/2011	224.74 171,303.68	714.70	884.98 7,924.63	.00	.00	.00	.00 1,097.54
01/14/2014	REGULAR PAYMENT	1,208.81	09/2011	225.67 171,078.01	713.77	269.37 8,194.00	.00	.00	.00	.00 1,097.54
01/30/2014	REGULAR PAYMENT	1,208.81	10/2011	226.61 170,851.40	712.83	269.37 8,463.37	.00	.00	.00	.00 1,097.54
02/24/2014	REGULAR PAYMENT	1,208.81	11/2011	227.56 170,623.84	711.88	269.37 8,732.74	.00	.00	.00	.00 1,097.54
02/25/2014	HAZARD INS PMT	-687.00	11/2011	.00 170,623.84	.00	-687.00 8,045.74	.00	.00	.00	.00 1,097.54
03/17/2014	REGULAR PAYMENT	1,208.81	12/2011	228.51 170,395.33	710.93	269.37 8,315.11	.00	.00	.00	.00 1,097.54
04/07/2014	REGULAR PAYMENT	1,208.81	01/2012	229.46 170,165.87	709.98	269.37 8,584.48	.00	.00	.00	.00 1,097.54
05/08/2014	REGULAR PAYMENT	1,208.81	02/2012	230.42 169,935.45	709.02	269.37 8,853.85	.00	.00	.00	.00 1,097.54
06/16/2014	REGULAR PAYMENT	1,208.81	03/2012	231.38 169,704.07	708.06	269.37 9,123.22	.00	.00	.00	.00 1,097.54
08/01/2014	REGULAR PAYMENT	1,208.81	04/2012	232.34 169,471.73	707.10	269.37 9,392.59	.00	.00	.00	.00 1,097.54
08/27/2014	REGULAR PAYMENT	1,208.81	05/2012	233.31 169,238.42	706.13	269.37 9,661.96	.00	.00	.00	.00 1,097.54
09/16/2014	REGULAR PAYMENT	1,208.81	06/2012	234.28 169,004.14	705.16	269.37 9,931.33	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	05/2012	-234.28 169,238.42	-705.16	-269.37 9,661.96	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	04/2012	-233.31 169,471.73	-706.13	-269.37 9,392.59	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	03/2012	-232.34 169,704.07	-707.10	-269.37 9,123.22	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	02/2012	-231.38 169,935.45	-708.06	-269.37 8,853.85	.00	.00	.00	.00 1,097.54



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/08/2014	PAYMENT REVERSAL	-1,208.81	01/2012	-230.42 170,165.87	-709.02	-269.37 8,584.48	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	12/2011	-229.46 170,395.33	-709.98	-269.37 8,315.11	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	11/2011	-228.51 170,623.84	-710.93	-269.37 8,045.74	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	10/2011	-227.56 170,851.40	-711.88	-269.37 7,776.37	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	09/2011	-226.61 171,078.01	-712.83	-269.37 7,507.00	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,208.81	08/2011	-225.67 171,303.68	-713.77	-269.37 7,237.63	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	07/2011	-224.74 171,528.42	-714.70	-884.98 6,352.65	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	06/2011	-223.81 171,752.23	-715.63	-884.98 5,467.67	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	05/2011	-222.88 171,975.11	-716.56	-884.98 4,582.69	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	04/2011	-221.95 172,197.06	-717.49	-884.98 3,697.71	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	03/2011	-221.03 172,418.09	-718.41	-884.98 2,812.73	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	02/2011	-220.11 172,638.20	-719.33	-884.98 1,927.75	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	01/2011	-219.20 172,857.40	-720.24	-884.98 1,042.77	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	12/2010	-218.29 173,075.69	-721.15	-884.98 157.79	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	11/2010	-217.39 173,293.08	-722.05	-884.98 -727.19	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	10/2010	-216.48 173,509.56	-722.96	-884.98 -1,612.17	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	09/2010	-215.59 173,725.15	-723.85	-884.98 -2,497.15	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	08/2010	-214.69 173,939.84	-724.75	-884.98 -3,382.13	.00	.00	.00	.00 1,097.54



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/08/2014	PAYMENT REVERSAL	-1,824.42	07/2010	-213.80 174,153.64	-725.64	-884.98 -4,267.11	.00	.00	.00	.00 1,097.54
10/08/2014	PAYMENT REVERSAL	-1,824.42	06/2010	-212.91 174,366.55	-726.53	-884.98 -5,152.09	.00	.00	.00	.00 1,097.54
10/08/2014	MISC. POSTING	25,541.88	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 25,541.88 26,639.42
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 27,848.23
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 29,057.04
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 30,265.85
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 31,474.66
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 32,683.47
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 33,892.28
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 35,101.09
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 36,309.90
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 37,518.71
10/08/2014	MISC. POSTING	1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 1,208.81 38,727.52
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 -1,208.81 37,518.71
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 -1,208.81 36,309.90
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 -1,208.81 35,101.09
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 -1,208.81 33,892.28
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00 174,366.55	.00	.00 -5,152.09	.00	.00	.00	.00 -1,208.81 32,683.47



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00	.00	.00	.00	.00	.00	-1,208.81
				174,366.55		-5,152.09			.00	31,474.66
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00	.00	.00	.00	.00	.00	-1,208.81
				174,366.55		-5,152.09			.00	30,265.85
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00	.00	.00	.00	.00	.00	-1,208.81
				174,366.55		-5,152.09			.00	29,057.04
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00	.00	.00	.00	.00	.00	-1,208.81
				174,366.55		-5,152.09			.00	27,848.23
10/14/2014	MISC. POSTING	-1,208.81	06/2010	.00	.00	.00	.00	.00	.00	-1,208.81
				174,366.55		-5,152.09			.00	26,639.42
10/14/2014	MISC. POSTING	-25,541.88	06/2010	.00	.00	.00	.00	.00	.00	-25,541.88
				174,366.55		-5,152.09			.00	1,097.54
10/14/2014	PAYMENT REVERSAL	-1,824.42	05/2010	-212.03	-727.41	-884.98	.00	.00	.00	.00
				174,578.58		-6,037.07			.00	1,097.54
10/14/2014	PAYMENT REVERSAL	-1,824.42	04/2010	-211.15	-728.29	-884.98	.00	.00	.00	.00
				174,789.73		-6,922.05			.00	1,097.54
10/14/2014	PAYMENT REVERSAL	-1,824.42	03/2010	-210.27	-729.17	-884.98	.00	.00	.00	.00
				175,000.00		-7,807.03			.00	1,097.54
10/14/2014	MISC. POSTING	1,824.42	03/2010	.00	.00	.00	.00	.00	.00	1,824.42
				175,000.00		-7,807.03			.00	2,921.96
10/14/2014	MISC. POSTING	1,824.42	03/2010	.00	.00	.00	.00	.00	.00	1,824.42
				175,000.00		-7,807.03			.00	4,746.38
10/14/2014	MISC. POSTING	1,824.42	03/2010	.00	.00	.00	.00	.00	.00	1,824.42
				175,000.00		-7,807.03			.00	6,570.80
10/14/2014	MISC. POSTING	25,541.88	03/2010	.00	.00	.00	.00	.00	.00	25,541.88
				175,000.00		-7,807.03			.00	32,112.68
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	.00	.00	.00	.00	1,208.81
				175,000.00		-7,807.03			.00	33,321.49
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	.00	.00	.00	.00	1,208.81
				175,000.00		-7,807.03			.00	34,530.30
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	.00	.00	.00	.00	1,208.81
				175,000.00		-7,807.03			.00	35,739.11
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	.00	.00	.00	.00	1,208.81
				175,000.00		-7,807.03			.00	36,947.92
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	.00	.00	.00	.00	1,208.81
				175,000.00		-7,807.03			.00	38,156.73



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	-7,807.03	.00	.00	.00	1,208.81
				175,000.00						39,365.54
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	-7,807.03	.00	.00	.00	1,208.81
				175,000.00						40,574.35
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	-7,807.03	.00	.00	.00	1,208.81
				175,000.00						41,783.16
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	-7,807.03	.00	.00	.00	1,208.81
				175,000.00						42,991.97
10/14/2014	MISC. POSTING	1,208.81	03/2010	.00	.00	-7,807.03	.00	.00	.00	1,208.81
				175,000.00						44,200.78
10/16/2014	MISC. POSTING	-43,040.00	03/2010	.00	.00	-7,807.03	.00	.00	.00	-43,040.00
				175,000.00						1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	04/2010	210.27	729.17	405.56	.00	.00	.00	.00
				174,789.73		-7,401.47				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	05/2010	211.15	728.29	405.56	.00	.00	.00	.00
				174,578.58		-6,995.91				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	06/2010	212.03	727.41	405.56	.00	.00	.00	.00
				174,366.55		-6,590.35				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	07/2010	212.91	726.53	405.56	.00	.00	.00	.00
				174,153.64		-6,184.79				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	08/2010	213.80	725.64	405.56	.00	.00	.00	.00
				173,939.84		-5,779.23				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	09/2010	214.69	724.75	405.56	.00	.00	.00	.00
				173,725.15		-5,373.67				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	10/2010	215.59	723.85	405.56	.00	.00	.00	.00
				173,509.56		-4,968.11				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	11/2010	216.48	722.96	405.56	.00	.00	.00	.00
				173,293.08		-4,562.55				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	12/2010	217.39	722.05	405.56	.00	.00	.00	.00
				173,075.69		-4,156.99				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	01/2011	218.29	721.15	405.56	.00	.00	.00	.00
				172,857.40		-3,751.43				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	02/2011	219.20	720.24	405.56	.00	.00	.00	.00
				172,638.20		-3,345.87				1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	03/2011	220.11	719.33	405.56	.00	.00	.00	.00
				172,418.09		-2,940.31				1,160.78



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/16/2014	REGULAR PAYMENT	1,345.00	04/2011	221.03 172,197.06	718.41	405.56 -2,534.75	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	05/2011	221.95 171,975.11	717.49	405.56 -2,129.19	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	06/2011	222.88 171,752.23	716.56	405.56 -1,723.63	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	07/2011	223.81 171,528.42	715.63	405.56 -1,318.07	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	08/2011	224.74 171,303.68	714.70	405.56 -912.51	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	09/2011	225.67 171,078.01	713.77	405.56 -506.95	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	10/2011	226.61 170,851.40	712.83	405.56 -101.39	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	11/2011	227.56 170,623.84	711.88	405.56 304.17	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	12/2011	228.51 170,395.33	710.93	405.56 709.73	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	01/2012	229.46 170,165.87	709.98	405.56 1,115.29	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	02/2012	230.42 169,935.45	709.02	405.56 1,520.85	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	03/2012	231.38 169,704.07	708.06	405.56 1,926.41	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	04/2012	232.34 169,471.73	707.10	405.56 2,331.97	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	05/2012	233.31 169,238.42	706.13	405.56 2,737.53	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	06/2012	234.28 169,004.14	705.16	405.56 3,143.09	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	07/2012	235.26 168,768.88	704.18	405.56 3,548.65	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	08/2012	236.24 168,532.64	703.20	405.56 3,954.21	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	09/2012	237.22 168,295.42	702.22	405.56 4,359.77	.00	.00	.00	.00 1,160.78

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/16/2014	REGULAR PAYMENT	1,345.00	10/2012	238.21 168,057.21	701.23	405.56 4,765.33	.00	.00	.00	.00 1,160.78
10/16/2014	REGULAR PAYMENT	1,345.00	11/2012	239.20 167,818.01	700.24	405.56 5,170.89	.00	.00	.00	.00 1,160.78
10/16/2014	MISC. POSTING	1,208.81	11/2012	.00 167,818.01	.00	.00 5,170.89	.00	.00	.00	.00 1,208.81 2,369.59
10/20/2014	MISC. POSTING	-1,345.00	11/2012	.00 167,818.01	.00	.00 5,170.89	.00	.00	.00	.00 -1,345.00 1,024.59
10/20/2014	REGULAR PAYMENT	1,345.00	12/2012	240.20 167,577.81	699.24	405.56 5,576.45	.00	.00	.00	.00 1,024.59
11/13/2014	COUNTY TAX PMT	-2,794.63	12/2012	.00 167,577.81	.00	-2,794.63 2,781.82	.00	.00	.00	.00 1,024.59
12/22/2014	MISC. POSTING	1,208.81	12/2012	.00 167,577.81	.00	.00 2,781.82	.00	.00	.00	.00 1,208.81 2,233.40
12/29/2014	MISC. POSTING	-1,345.00	12/2012	.00 167,577.81	.00	.00 2,781.82	.00	.00	.00	.00 -1,345.00 888.40
12/29/2014	REGULAR PAYMENT	1,345.00	01/2013	241.20 167,336.61	698.24	405.56 3,187.38	.00	.00	.00	.00 888.40
01/14/2015	MISC. POSTING	1,210.40	01/2013	.00 167,336.61	.00	.00 3,187.38	.00	.00	.00	.00 1,210.40 2,098.80
01/21/2015	MISC. POSTING	-1,345.00	01/2013	.00 167,336.61	.00	.00 3,187.38	.00	.00	.00	.00 -1,345.00 753.80
01/21/2015	REGULAR PAYMENT	1,345.00	02/2013	242.20 167,094.41	697.24	405.56 3,592.94	.00	.00	.00	.00 753.80
02/17/2015	MISC. POSTING	1,210.40	02/2013	.00 167,094.41	.00	.00 3,592.94	.00	.00	.00	.00 1,210.40 1,964.20
02/20/2015	MISC. POSTING	-1,345.00	02/2013	.00 167,094.41	.00	.00 3,592.94	.00	.00	.00	.00 -1,345.00 619.20
02/20/2015	REGULAR PAYMENT	1,345.00	03/2013	243.21 166,851.20	696.23	405.56 3,998.50	.00	.00	.00	.00 619.20
02/25/2015	HAZARD INS PMT	-696.00	03/2013	.00 166,851.20	.00	-696.00 3,302.50	.00	.00	.00	.00 619.20
03/13/2015	MISC. POSTING	1,210.40	03/2013	.00 166,851.20	.00	.00 3,302.50	.00	.00	.00	.00 1,210.40 1,829.60
03/18/2015	MISC. POSTING	-1,345.00	03/2013	.00 166,851.20	.00	.00 3,302.50	.00	.00	.00	.00 -1,345.00 484.60



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
03/18/2015	REGULAR PAYMENT	1,345.00	04/2013	244.23	695.21	405.56	.00	.00	.00	.00
				166,606.97		3,708.06				484.60

Fee Transaction Activity (01/2008 - 05/2015)

Transaction Date	Fee Description	Charges	Payments
10/09/2008	Property Inspection	10.00	.00
10/15/2008	Mortgage Pay Fee-Phone	10.00	.00
10/15/2008	Mortgage Pay Fee-Phone - Adjustment	-10.00	.00
10/22/2008	Return Payment Fee	25.00	.00
10/22/2008	Return Payment Fee	25.00	.00
10/22/2008	Return Payment Fee	25.00	.00
10/22/2008	Mortgage Pay Fee-Phone	10.00	.00
10/22/2008	Return Payment Fee	25.00	.00
10/22/2008	Return Payment Fee	25.00	.00
12/05/2008	Property Inspection	10.00	.00
12/26/2008	Property Inspection	10.00	.00
02/03/2009	Property Inspection	10.00	.00
02/25/2009	Property Inspection	10.00	.00
03/31/2009	Property Inspection	10.00	.00
11/10/2009	Court-Approved Bankruptcy Fee	650.00	.00
10/10/2011	Property Inspection - Adjustment	-10.00	.00
10/10/2011	Property Inspection - Adjustment	-10.00	.00
10/10/2011	Property Inspection - Adjustment	-10.00	.00
10/10/2011	Property Inspection - Adjustment	-10.00	.00
10/10/2011	Property Inspection - Adjustment	-10.00	.00



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Transaction Date	Fee Description	Charges	Payments
10/10/2011	Property Inspection - Adjustment	-10.00	.00
09/04/2013	Mortgage Pay Fee-Phone - Adjustment	10.00	.00
09/04/2013	Mortgage Pay Fee-Phone - Adjustment	-10.00	.00
09/19/2013	Mortgage Pay Fee-Phone - Adjustment	-10.00	.00
03/24/2015	BK Attorney Plan Review	200.00	.00
04/13/2015	Return Payment Fee - Adjustment	-25.00	.00
04/13/2015	Return Payment Fee - Adjustment	-25.00	.00
04/13/2015	Return Payment Fee - Adjustment	-25.00	.00
04/13/2015	Return Payment Fee - Adjustment	-25.00	.00
04/13/2015	Return Payment Fee - Adjustment	-25.00	.00
04/14/2015	Court-Approved Bankruptcy Fee - Adjustment	-650.00	.00